

NOTICE OF OPTIONAL COVERAGE PROVISIONS
FOR USE WITH THE HOMEOWNER A+ POLICY

Please read the following notice carefully regarding the coverage provided by your homeowner's policy as set forth below.

Your **NEW** policy **does not** provide coverage for loss due to fungi, other microbes or rot unless the fungi, other microbes or rot ensue from one or more perils that are numbered 1-8 in the Texas Homeowner A Policy. **You will be limited to this coverage unless you elect OPTION 1, 2 OR 3 below, and remit the additional premium required along with this completed and signed form within 30 days of the effective date of the policy. The limit of liability is calculated by multiplying the Coverage A limit shown on the declaration page by the percent of the option selected below.**

For each selection option **1, 2 or 3** contained in this notice, remediation means to treat, contain, remove or dispose of mold, fungi or other microbes or rot beyond that which is required to repair or replace your covered property physically damaged by water or steam. Remediation also includes any testing to detect, measure or evaluate mold, fungi or other microbes and any decontamination of covered property.

IF YOU ELECT OPTION 1, 2 OR 3 YOU MUST ALSO PROVIDE, AT THE SAME TIME AND AT YOUR EXPENSE, A CERTIFIED REPORT BY A QUALIFIED AIR QUALITY TESTING COMPANY THAT THE MOLD LEVELS IN YOUR HOME ARE NO GREATER THAN THE MOLD LEVELS IN THE AMBIENT AIR OUTSIDE YOUR HOME. THE TESTING COMPANY MUST ALSO REPORT NO VISIBLE SIGNS OF EXISTING MOLD IN YOUR HOME.

OPTION 1: For an additional premium of _____% of the Policy Premium, you have the option to purchase a policy with a 25% limit of liability of Coverage A that provides coverage for the cost to remediate, (including testing) repair or replace covered property due to loss caused by ensuing mold, fungi or other microbes resulting from water or steam damage if such loss would otherwise be covered. This option also provides 25% of the loss of use limit of liability to pay for additional living expenses or fair rental value if a loss caused by mold, fungi or other microbes that results from a water or steam loss that is covered under your policy makes your residence wholly or partially uninhabitable.

OPTION 2: For an additional premium of _____% of the Policy Premium, you have the option to purchase a policy that provides the same coverage as **OPTION 1**, except that the limit of liability of Coverage A is 50%.

OPTION 3: For an additional premium of _____% of the Policy Premium, you have the option to purchase a policy that provides the same coverage as **OPTION 2**, except that the limit of liability of Coverage A is 100%.

Please indicate your choice by placing a "X" in the appropriate [] and sign and date the form in the space provided below.

<p>I have read the notice above and select OPTION 1 []</p> <p>I have read the notice above and select OPTION 2 []</p> <p>I have read the notice above and select OPTION 3 []</p>	<p>If you choose OPTION, 1, 2 OR 3, you must include the additional premium and a report by a qualified air quality testing firm.</p>
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You will be limited to the coverage offered in Texas Homeowners A policy unless you elect OPTION 1, 2 OR 3 below, and remit the additional premium required along with this completed and signed form within 30 days of the effective date of the policy.

I understand and acknowledged that I have received and read these Optional Coverage Provisions. I understand that by signing and returning this form with no OPTION selected, that I am limited to the coverage offered in Texas Homeowners A policy.

Printed Name

Signature

Policy Number

Policy Effective Date

Address/Location of Subject Property

City, State and Zip Code

Date